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Consumer Alert: Health Insurance enrollment deadlines around the corner!

Consumers have five days left to review and select their health insurance options to meet the December 15 deadline.

DENVER— As the end of the year approaches, individuals and families *not covered* by employer insurance in 2015 are reminded to review their health insurance options and take action **now** to make sure coverage is in place by Jan. 1, 2015. While open enrollment finishes on Feb. 15, 2015, the deadline for enrolling in health insurance that starts next year is **Dec. 15, 2014**.

The Colorado Division of Insurance (DOI), part of the Department of Regulatory Agencies (DORA), approved nearly 500 plans for individuals from 10 carriers this year. All approved health plans offer ten essential benefits, however each differs in premiums, deductibles, copays and other features that affect how consumers choose to get care.

"Coloradans certainly have plenty of options for great health care insurance," said Insurance Commissioner Marguerite Salazar. "But with increased choice also comes a greater responsibility to research those choices to find the best fit for you or your family's health and financial needs. Even if your current company sent you a renewal notice for your plan, perhaps another plan would be a better fit. It pays to look and shop around to consider all of your options for next year."

Those who seek to change plans, who are currently uninsured or whose health insurance terminates at the end of 2014 can shop now for coverage using one of the following methods.

1. **Connect for Health Colorado** - www.connectforhealthco.com / 1-855-752-6749. The state's online marketplace, Connect for Health Colorado offers individuals and small businesses the ability to shop for health insurance and review the many plans offered by the insurance companies. Enrolling through Connect for Health Colorado allows individuals to see if they meet eligibility requirements for Medicaid, the state-federal health insurance program. Connect for Health Colorado is also the only place to access tax credits to help make insurance more affordable.

Individuals can shop online, find a walk-in enrollment site or get help over the phone.

2. **Insurance Companies** - Health insurance is also available outside of the online marketplace. Consumers can work directly with an insurance company to buy health coverage.
3. **Insurance Brokers/Agents** - Consumers may choose to work with a licensed insurance agent (broker). Brokers don't collect fees from consumers, but get paid fees from insurance companies for selling their products.

Consumers with questions about health insurance can contact the Colorado Division of Insurance. Visit dora.colorado.gov/healthinsurance or call 303-894-7490 or 1-800-930-3745 (outside the Denver metro area).

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The [Colorado Division of Insurance](#) regulates the insurance industry and assists consumers and other stakeholders with insurance issues.

[DORA](#) is dedicated to preserving the integrity of the marketplace and is committed to promoting a fair and competitive business environment in Colorado. Consumer protection is our mission.